

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

BARBARA L CUSIMANO

Debtor(s)

Case No. 09-46971

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/11/2009.
- 2) The plan was confirmed on 03/12/2010.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 07/26/2012, 03/21/2013.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 06/13/2012, 02/22/2013, 10/17/2014.
- 5) The case was completed on 01/07/2015.
- 6) Number of months from filing to last payment: 61.
- 7) Number of months case was pending: 63.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$44,500.00.
- 10) Amount of unsecured claims discharged without payment: \$1,768.05.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$26,070.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: \$26,070.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,500.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,119.48
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$3,619.48

Attorney fees paid and disclosed by debtor: \$1,000.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AAMS LIC	Unsecured	29.00	NA	NA	0.00	0.00
ALEXIAN BROTHERS MEDICAL CTR	Unsecured	89.00	NA	NA	0.00	0.00
AR CONCEPTS	Unsecured	19.00	NA	NA	0.00	0.00
CENTEGRA HEALTH SYSTEM	Unsecured	128.00	NA	NA	0.00	0.00
CHASE BANK USA	Unsecured	1,445.00	1,500.51	1,500.51	1,433.88	82.96
DELL FINANCIAL SERVICES	Unsecured	1,024.00	1,152.27	1,152.27	1,101.10	63.77
ECAST SETTLEMENT CORP	Unsecured	596.00	625.02	625.02	597.26	34.73
ECAST SETTLEMENT CORP	Unsecured	628.00	627.81	627.81	599.93	34.90
FIA CARD SERVICES	Unsecured	3,898.00	4,167.78	4,167.78	3,982.70	230.49
GEVALIA	Unsecured	46.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	104.00	165.98	165.98	158.61	9.68
KANE COUNTY TREASURER	Priority	0.00	0.00	0.00	0.00	0.00
MORaine EMERGENCY PHYSICIANS	Unsecured	22.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	489.00	536.01	536.01	512.21	30.04
PORTFOLIO RECOVERY ASSOC	Unsecured	917.00	1,111.13	1,111.13	1,061.79	61.53
PORTFOLIO RECOVERY ASSOC	Unsecured	328.00	415.99	415.99	397.52	23.47
PORTFOLIO RECOVERY ASSOC	Unsecured	0.00	230.04	230.04	219.82	13.13
PYOD	Unsecured	758.00	1,965.44	1,965.44	1,878.16	108.66
SHELL	Unsecured	449.00	NA	NA	0.00	0.00
US BANK	Secured	0.00	0.00	0.00	0.00	0.00
VANDA LLC	Unsecured	5,619.00	5,467.12	5,467.12	5,224.34	302.81
VANDA LLC	Unsecured	3,297.00	3,546.19	3,546.19	3,388.71	196.42
WORLD FINANCIAL NETWORK NATI	Unsecured	395.00	424.05	424.05	405.22	23.90
WORLD FINANCIAL NETWORK NATI	Unsecured	NA	269.33	269.33	257.37	15.41

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$0.00	\$0.00	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$22,204.67	\$21,218.62	\$1,231.90

Disbursements:		
Expenses of Administration	<u>\$3,619.48</u>	
Disbursements to Creditors	<u>\$22,450.52</u>	
TOTAL DISBURSEMENTS :		<u>\$26,070.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 03/18/2015

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.